



Shell Lake State Bank

P.O. Box 97
Spooner, WI 54801
(715) 635-7858
(715) 635-6841 (Fax)

P.O. Box 130
Shell Lake, WI 54871
(715) 468-7858
(715) 468-7941 (Fax)

September 19, 2005

rec'd 9/22/05
FOI - SP20

25 Jessie Street at Ecker Square
Suite 2300
San Francisco, CA 94105

To Whom It May Concern:

Re: OPPOSITION TO WAL-MART

The intention of this letter is to inform the correct personnel of my opposition to Wal-Mart exploring the options in the banking community.

It is my understanding that there has to be a defined line between credit and commerce and breaking that line could lead to a destabilization of the communities with which we work with.

Wal-Mart already controls the commerce sector of the United States and I believe they should stay with what they already know and not become a credit granting institution. Thank you very much for understanding my concern.

Yours truly,

Gregory A. Roth
Vice-President
715-635-7858
gregr@shelllakestatebank.com



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Yours truly,

Becky Forseth
715-635-7858

2005 SEP 22 AM 10 07

21
Doree
(D. T. Roman)



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Yours truly,

A handwritten signature in dark ink, appearing to read 'Jan Basset', is written over a faint, circular embossed seal. The seal contains text that is mostly illegible but appears to include 'SHELL LAKE STATE BANK' and 'NOTARY PUBLIC'.

Jan Basset
715-635-7858



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Yours truly,

April Morse

April Morse
715-635-7858



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Yours truly,

A handwritten signature in cursive script that reads 'Peggy McKibben'.

Peggy McKibben
715-635-7858



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Yours truly,

A handwritten signature in dark ink, appearing to read 'Deb Jetto', is written over the 'Yours truly,' line.

Deb Jetto
715-635-7858



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Yours truly,


Shirley Melton
715-635-7858



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Yours truly,

A handwritten signature in dark ink that reads 'Rosemary L. Stone'.

Rosemary Stone
715-635-7858